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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	American National Insurance Company
<b>TOI/Sub-TOI:</b>	L08 Life - Other/L08.000 Life - Other		
<b>Product Name:</b>	SPL19 Illustration Certification		
<b>Project Name/Number:</b>	SPL19 Illustration Certification/SPL19 Illustration Certification		

## Filing at a Glance

Company:	American National Insurance Company
Product Name:	SPL19 Illustration Certification
State:	District of Columbia
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	02/14/2020
SERFF Tr Num:	AMNA-132262005
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	SPL19 ILLUSTRATION CERTIFICATION
Implementation	03/01/2020
Date Requested:	
Author(s):	Tobie Brink, Kathy Ryan, Robert Zahirniak, Pete Greff
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

**State:** District of Columbia  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** SPL19 Illustration Certification  
**Project Name/Number:** SPL19 Illustration Certification/SPL19 Illustration Certification

**Filing Company:** American National Insurance Company

## General Information

Project Name: SPL19 Illustration Certification  
Project Number: SPL19 Illustration Certification  
Requested Filing Mode: Informational  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Deemer Date:  
Submitted By: Tobie Brink

Status of Filing in Domicile: Authorized  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 02/14/2020  
State Status Changed:  
Created By: Tobie Brink  
Corresponding Filing Tracking Number:

### Filing Description:

American National Insurance Company[NAIC: 60739] [FEIN: 74-0484030]  
Submission to:Government of the District of Columbia  
Regarding:ICC19 Form SPL19 Illustrations  
Company Tracking Number:SPL19 Illustration Certification  
Requested Effective Date:3/1/2020

Dear Reviewer,

Please find the attached illustration certification for your review under the supporting documentation tab. This Illustration certification is to certify ICC19 Form SPL19, which was approved on 12/10/2019 under SERFF Tracking Number AMNA-132019189. We will start illustrating this product on 4/1/2020. We are submitting this filing for information purposes only.

Should you have any questions or require any additional information or documentation, please let me know. The contact information under the Companies and Contact tab in SERFF is accurate.

Thank you,

Tobie Brink  
Senior Product Compliance and Development Analyst

## Company and Contact

### Filing Contact Information

Tobie Brink, Product Compliance &  
Development Analyst II  
One Moody Plaza  
Actuarial Product Development  
14th Floor  
Galveston, TX 77550

Tobie.Brink@americannational.com  
409-763-1112 [Phone] 4265 [Ext]  
409-766-6522 [FAX]

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**Filing Company Information**

American National Insurance Company	CoCode: 60739	State of Domicile: Texas
One Moody Plaza	Group Code: 408	Company Type:
Galveston, TX 77550	Group Name:	State ID Number:
(409) 763-4661 ext. [Phone]	FEIN Number: 74-0484030	

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**Filing Fees**

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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## Supporting Document Schedules

<b>Satisfied - Item:</b>	SPL19 Illustration Certification
<b>Comments:</b>	Please see the attached.
<b>Attachment(s):</b>	DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**AMERICAN NATIONAL INSURANCE COMPANY  
ONE MOODY PLAZA  
GALVESTON, TEXAS 77550**

**DISTRICT OF COLUMBIA**

**ILLUSTRATION ACTUARY  
CERTIFICATION  
ICC19 Form SPL19**

I, Dustin Dusek, am the Illustration Actuary and Vice President of American National Insurance Company. I am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the illustration actuary for all plans of insurance subject to Regulation 3AAc28.800 – Life Insurance Illustrations. The appointment was documented in the Board resolution dated December 18, 2015. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales used in illustrating non-guaranteed elements for the new policy form series SPL19 meet the requirements of the regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board and will be effective when new sales begin on April 1, 2020.

- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.
- Illustrated non-guaranteed elements for new and in force policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.

I have relied on information supported by American National's company experience studies for developing the mortality and persistency assumptions used in making this certification. I have reviewed the mortality information and I am satisfied this information reflects expected mortality for American National's underwriting classifications. I have relied on American National's actuarial experience studies for developing the expense assumptions used in making this certification.

The minimum expenses used in the calculation of this disciplined current scale for all policy forms subject to this regulation were Fully Allocated Expenses.



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Dustin Dusek  
Vice President and Illustration Actuary

Date: January 22, 2020